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Express Mail Label No.: EV 464 272 529 US
Date of Deposit: May 24, 2005

Attorney Docket No. 07473-033

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicants: Lawrence M. Sherman
Serial No.: 09/781,132
Filing Date: February 9, 2001
For: SYSTEM AND METHOD FOR SIMULTANEOUS MULTIPLE DEATH
LIFE INSURANCE

Examiner: Alexander G. Kalinowski
Art Unit: 2166

Commissioner for Patents
P. O. Box 1450
Alexandria, VA 22313-1450

TRANSMITTAL LETTER

Sir:

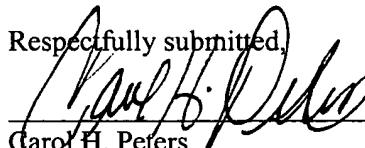
Transmitted herewith for filing in the above identified application are the following:

- (1) RESPONSE TO ELECTION/RESTRICTION REQUIREMENT MAILED MARCH 24, 2005;
- (2) PETITION FOR ONE-MONTH EXTENSION OF TIME;
- (3) CHECK IN THE AMOUNT OF \$60 (Small Entity Fee) FOR PETITION FEE; and
- (3) RETURN RECEIPT POSTCARD.

Should any of the items identified above be missing from this submission, the Office is respectfully requested to contact the undersigned at 617-348-4914.

If the amount of the enclosed check is insufficient, the Commissioner is hereby authorized to charge the balance required, or any overpayment, to the deposit account of the undersigned, Deposit Account No. 50-0311, referencing Attorney Docket No. 07473-033. A duplicate copy of this transmittal letter is provided for this purpose.

Respectfully submitted,


Carol H. Peters
Registration No. 45,010
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Date: May 20, 2005



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Attorney Docket No. 07473-033

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicants: Lawrence M. Sherman
Serial No.: 09/781,132
Filing Date: February 9, 2001
For: SYSTEM AND METHOD FOR SIMULTANEOUS MULTIPLE
DEATH LIFE INSURANCE

Examiner: Alexander G. Kalinowski
Art Unit: 3626

Commissioner for Patents
P. O. Box 1450
Alexandria, VA 22313-1450

RESPONSE TO RESTRICTION REQUIREMENT
MAILED APRIL 24, 2005

Sir:

Responsive to the Restriction Requirement mailed April 24, 2005, Applicants provide this response to the restrictions identified therein.

AMENDMENTS

Amendments to Claims Under 37 C.F.R. § 1.121(c)

Applicants respectfully request amendment of each of claims 1-63 to renumber each of claims 2-64.

In addition, Applicants respectfully request cancellation of claims 5-8 (renumbered as claims 6-9), claim 11 (renumbered claim 12), claim 15 (renumbered claim 16), claim 18 (renumbered claim 19), claims 21-24 (renumbered claims 22-25), claim 27 (renumbered claim 28), claims 32-35 (renumbered claims 33-36), claim 38 (renumbered claim 39), claim 44 (renumbered claim 45), claim 46 (renumbered claim 47), claims 55-58 (renumbered claims 56-59), and claim 61 (renumbered claim 62) in response to the election requirements the Examiner has identified in the Action.